

**Information to identify the case:**

Debtor 1	<u>Nicholas Joseph Rodi</u>	Social Security number or ITIN	xxx-xx-6574
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22306-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas Joseph Rodi

7/11/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nicholas Joseph Rodi  
Debtor

Case No. 17-22306-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 11, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:**

Recip ID	Recipient Name and Address
db	+ Nicholas Joseph Rodi, 3038 Willowbrook Dr., Bridgeville, PA 15017-1591
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ Township of South Fayette/South Fayette School Dis, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14716651	+ ALLIED CASH ADVANCE, WILLIAMSON AND BROWN, LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201
14637904	+ Gwen Rodi, 3038 Willowbrook Dr., Bridgeville, PA 15017-1591
14674024	+ Township of South Fayette/South Fayette SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14637906	+ Union Plus Credit Card, P.O. Box 30255, Salt Lake City, UT 84130-0255

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 12 2023 04:33:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14637900	+ EDI: GMACFS.COM	Jul 12 2023 04:33:00	Ally, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
14647555	EDI: GMACFS.COM	Jul 12 2023 04:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14637901	EDI: GMACFS.COM	Jul 12 2023 04:33:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
14649428	EDI: GMACFS.COM	Jul 12 2023 04:33:00	Ally Financial Lease Trust, PO Box 130424, Roseville, MN 55113-0004
14637902	EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14667054	EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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14712208	+ EDI: BASSASSOC.COM	Jul 12 2023 04:33:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
14637903	+ EDI: CITICORP.COM	Jul 12 2023 04:33:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
14698940	EDI: JEFFERSONCAP.COM	Jul 12 2023 04:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14637905	EDI: JPMORGANCHASE	Jul 12 2023 04:33:00	JP Morgan Chase Bank, NA, Mail Code OH4-7384, 3415 Vision Drive, Columbus, OH 43219
14753888	EDI: JPMORGANCHASE	Jul 12 2023 04:33:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, Monroe, LA 71203
14693701	Email/PDF: resurgentbknofications@resurgent.com	Jul 12 2023 00:57:16	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14708693	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14637907	+ Email/Text: bk@avant.com	Jul 12 2023 00:49:00	Webbank, c/o Avant, 222 N. LaSalle St., Suite 1700, Chicago, IL 60601-1101

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Financial Lease Trust
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Nicholas Joseph Rodi apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com

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Brian Nicholas

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

Christopher A. DeNardo

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com

David Z. Valencik

on behalf of Debtor Nicholas Joseph Rodi dvalencik@c-vlaw.com  
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com

Jeffrey R. Hunt

on behalf of Creditor Township of South Fayette/South Fayette School District jhunt@grblaw.com

Jillian Nolan Snider

on behalf of Creditor Ally Financial Lease Trust jsnider@fbtlaw.com rmccartney@fbtlaw.com

Kevin Scott Frankel

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com

Maribeth Thomas

on behalf of Creditor Ally Financial Lease Trust mthomas@tuckerlaw.com maribeth.thomas@gmail.com

Maribeth Thomas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mthomas@tuckerlaw.com, maribeth.thomas@gmail.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 12